

## **REMARKS**

Applicants reply to the final Office Action dated August 11, 2011 within two (2) months. The Examiner rejects all pending claims 51-59, 61-65, and 67-72. Applicants cancel claims 71 and 72. Support for the amendments may be found in the originally-filed specification, claims, and figures. No new matter has been introduced by these amendments. Applicants assert that the application is in condition for allowance and reconsideration of the pending claims is requested.

### **Rejections Under 35 U.S.C. § 112**

The Examiner rejects claims 51, 69, and 70-71 under 35 U.S.C. 112, first paragraph, as failing to comply with the written description requirement. The Examiner also rejects claims 51, 69, and 70-71 under 35 U.S.C. 112, second paragraph, as being indefinite. Applicants amend the claims to clarify the patentable aspects of the claims. As such, Applicants respectfully request withdrawal of the rejection.

### **Rejections Under 35 U.S.C. § 103**

The Examiner rejects claims 51-59, 61-65 and 67-70 under 35 U.S.C. § 103(a) as being unpatentable over Brody (U.S. Patent Application Publication No. 2002/0077964) in view of Ehring (U.S. Patent No. 7,588,748). Applicants respectfully disagree with the Examiner; however, Applicants amend certain pending claims to clarify the patentable aspects and to expedite prosecution.

Brody discloses a system and method for providing consumers with credit information including information which can help the consumer evaluate the consumer's credit report or credit worthiness. Brody also provides consumers with suggestions to help consumers better their credit rating and to report to credit bureaus to reflect positive activity conducted by a consumer to improve the consumer's credit rating.

Ehring discloses systems and methods for dynamically building web pages.

However, neither Brody, nor Ehring disclose or contemplate creating customized offer summaries based on a standard offer summary associated with customized offers. Moreover, Brody and Ehring do not disclose a system that customizes offers based on attributes of a user profile, rules provided in the offer and the context in which the offer will be displayed.


As such, Applicants assert that the cited references alone or in combination do not disclose or contemplate at least, “identifying, by the computer-based system, a plurality of separately contained incentive offer contents based on the user formulated search and the attributes of the user profile, **wherein each of the separately contained incentive offer contents contains a set of offer details,**” “modifying, by the computer-based system, at least of portion of the plurality of separately contained incentive offer contents based on the attributes of the user profile, the separately contained incentive offer context and predefined rules imbedded in the incentive offer contents, wherein a the offer contains a modified set of offer details selected from the first set of offer details based on the attributes of the user profile” or “**creating, by the computer-based system, a plurality of customized offer summaries based on an offer summary associated with each corresponding incentive offer contents**” (emphasis added) as similarly recited in independent claims 51, 69, and 70.

Furthermore, claims 52-59, 61-65, and 67-68 variously depend from independent claim 51. As such, Applicants assert that claims 52-59, 61-65, and 67-68 are differentiated from the cited references for the same reasons as set forth above, in addition to their own novel features. Thus, Applicants respectfully request allowance of all pending claims.

Applicants respectfully submit that the pending claims are in condition for allowance. The Commissioner is hereby authorized to charge any fees which may be required, or credit any overpayment, to Deposit Account No. **19-2814**. If an extension of time is necessary, please accept this as a petition therefore. Applicants invite the Office to telephone the undersigned if the Examiner has any questions regarding this Reply or the present application in general.

Respectfully submitted,

Dated: 11 October 2011

By:   
Mark Williams  
Reg. No. 64,425

**SNELL & WILMER L.L.P.**  
400 E. Van Buren  
One Arizona Center  
Phoenix, Arizona 85004  
Phone: 602-382-6542  
Fax: 602-382-6070  
Email: mwilliams@swlaw.com